



U.S. SMALL BUSINESS ADMINISTRATION

WYOMING DISTRICT OFFICE

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FAST FACT SHEET

LOAN SIZE

SBAExpress	\$350,000
7a	\$2,000,000 (maximum SBA guaranty is \$1,500,000)
504	\$1.5 million to \$4.0 million (<i>See Notice 5000-940, dated 12/21/04</i>)

INTEREST RATES

Loan Maturity

Maximum Interest Rate

Less than 7 years	2 ¼% over the Prime Rate (per the Wall Street Journal)
7 years or longer	2 ¾% over the Prime Rate (per the Wall Street Journal)
SBAExpress (loans)	(<i>See lender/SBA for program specific interest rates</i>)

ANNUAL FEES SBA WILL ASSESS LENDERS . 545 % PER ANNUM ON THE GUARANTEED PORTION
(re: Notice 5000-969 dated 9-28-05)

Note: On loans of less than \$25,000, the maximum interest rate may be two percentage points higher than those stated above. For loans between \$25,000 and \$50,000, the maximum interest rate may be one percentage point higher than those stated above.

SBA GUARANTY PERCENTAGES

Loan Amount

Maximum Guaranty Percentage

Less than or equal to \$150,000	85%
Greater than \$150,000	75%
SBAExpress (loan program)	50%

Maturity

Use

Maximum Maturity

Working Capital	up to 7-10 years
Machinery & Equipment	up to 10-25 years
RE, Building Construction or Purchase	up to 25 years

GUARANTY FEES

* Loan Size (gross dollars)

Guaranty Fee (based on guaranteed portion)

\$0 to \$150,000	2% (lender can retain ¼ of this fee)
\$150,001 to \$700,000	3% (assumes 75% guaranty)
\$700,001 to \$1,333,333	3.5% (assumes 75% guaranty)
\$1,333,333 to \$2,000,000	\$35,000 + 3.75% (of guaranteed amount over \$1 million)

PREPAYMENT PENALTIES (On 7a loans 15 years or longer) (5% 1st year, 3% 2nd year, 1% 3rd year)

(Fast Fact Sheet updated 9-28-05)